

In re:
Harrison Zuniga
Debtor

Case No. 20-12180-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 18, 2022

User: admin
Form ID: 318

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db	#+ Harrison Zuniga, 9 Yellow Rose Lane, Easton, PA 18045-6125
14634755	+ AJAX MORTGAGE LOAN TRUST 2021-G, MORTGAGE-BACKED S, c/o Jill Manuel-Coughlin, Esquire, Powers Kim, LLC, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053 Telephone 19053-6980
14499230	+ CF Medical LLC, 28 Liberty Street, New York, NY 10005-1400
14703840	+ Cash Time, 350 N. Dysart Rd, Goodyear, AZ 85338-1112
14703841	+ Cash1, 5050 W. McDowell Rd, Phoenix, AZ 85035-3932
14499231	+ Fany Gomez, 9 Yellow Rose Lane, Easton, PA 18045-6125
14703847	+ Giggle Finance, 3250 NE 1st Ave, Unit 305, Miami, FL 33137-4295
14499232	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14499233	+ Lehigh Valley Health Network, 1200 S. Cedar Crest Blvd., Allentown, PA 18103-6202
14703856	+ SeedFi, 548 Market Street, PMB 33447, San Francisco, CA 94104-5401
14703858	+ Sunbit, 1040 Wilshire Blvd., Suite 1850, Los Angeles, CA 90017
14499236	#+ Woodbridge Falls TCA, c/o David A Klein Real Estate, Ltd., 2200 W. Hamilton Street, Suite 204, Allentown, PA 18104-6329
14518862	#+ Woodridge Falls Townhouse Community Association, c/o David A. Klein Real Estate, Ltd., 2200 W Hamilton Street, Suite 204, Allentown, PA 18104-6329

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Oct 19 2022 04:08:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 19 2022 00:02:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 19 2022 00:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14499228	+ EDI: CAPIO.COM	Oct 19 2022 04:08:00	Asset Care, 2222 Texoma Parkway, Suite 180, Sherman, TX 75090-2484
14703838	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 19 2022 00:17:31	Best Egg, 2975 Regent Blvd., Suite 100, Irving, TX 75063-3157
14703859	Email/Text: cfcbackoffice@contfinco.com	Oct 19 2022 00:02:00	Surge, PO Box 6812, Carol Stream, IL 60197
14501984	+ EDI: AIS.COM	Oct 19 2022 04:08:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14499229	EDI: CAPITALONE.COM	Oct 19 2022 04:08:00	Capital One Bank, USA N.A., PO Box 71083, Charlotte, NC 28272-1083
14703843	+ Email/PDF: creditonebknofications@resurgent.com	Oct 19 2022 00:17:37	Credit One, 6801 South Cimaron Rd, Las Vegas, NV 89113-2273
14703846	+ EDI: AMINFOFP.COM	Oct 19 2022 04:08:00	First Premier, 601 South Minnesota Ave, Sioux

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			Falls, SD 57104-4824
14499234	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 19 2022 00:02:00	Mr. Cooper, 8950 Cypress Water Blvd., Coppell, TX 75019-4620
14504994	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 19 2022 00:02:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14703851	+ Email/Text: netcreditbnc@enova.com	Oct 19 2022 00:02:13	NetCredit, 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
14703853	Email/Text: bankruptcy@oportun.com	Oct 19 2022 00:02:00	Oportun, 2 Circle Star Way, San Carlos, CA 94070
14703852	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 19 2022 00:17:37	Ollo, PO Box 9222, Old Bethpage, NY 11804-9222
14703854	+ Email/Text: opportunitynotices@gmail.com	Oct 19 2022 00:02:00	Opp Loans, One Prudential Plaza, 130 E. Randolph St., Suite 3400, Chicago, IL 60601-6379
14508356	EDI: PRA.COM	Oct 19 2022 04:08:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14501729	EDI: Q3G.COM	Oct 19 2022 04:08:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14501804	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 19 2022 00:02:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14499235	Email/Text: enotifications@santanderconsumerusa.com	Oct 19 2022 00:02:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
14703856	+ Email/Text: legal@seedfi.com	Oct 19 2022 00:02:00	SeedFi, 548 Market Street, PMB 33447, San Francisco, CA 94104-5401
14703857	+ Email/Text: bankruptcy@speedyinc.com	Oct 19 2022 00:02:00	Speedy Cash, 3615 N. Ridge Rd, Wichita, KS 67205-1214
14703860	Email/Text: bknotice@upgrade.com	Oct 19 2022 00:02:00	Upgrade, 275 Battery St., 23rd Floor, San Francisco, CA 94111

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14703837	*+	Asset Care, 2222 Texoma Parkway, Suite 180, Sherman, TX 75090-2484
14703842	*+	CF Medical LLC, 28 Liberty Street, New York, NY 10005-1400
14703839	*	Capital One Bank, USA N.A., PO Box 71083, Charlotte, NC 28272-1083
14703844	*+	Credit One, 6801 South Cimaron Rd, Las Vegas, NV 89113-2273
14703845	*+	Fany Gomez, 9 Yellow Rose Lane, Easton, PA 18045-6125
14703848	*+	Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14703849	*+	Lehigh Valley Health Network, 1200 S. Cedar Crest Blvd., Allentown, PA 18103-6202
14703850	*+	Mr. Cooper, 8950 Cypress Water Blvd., Coppell, TX 75019-4620
14703855	*	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
14703861	*+	Woodbridge Falls TCA, c/o David A Klein Real Estate, Ltd., 2200 W. Hamilton Street, Suite 204, Allentown, PA 18104-6329

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
HARRY B. REESE	on behalf of Creditor AJAX MORTGAGE LOAN TRUST 2021-G MORTGAGE-BACKED SECURITIES, SERIES 2021-G, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskim.com
JILL MANUEL-COUGHlin	on behalf of Creditor AJAX MORTGAGE LOAN TRUST 2021-G MORTGAGE-BACKED SECURITIES, SERIES 2021-G, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskim.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
ROBERT GLAZER	on behalf of Debtor Harrison Zuniga usbglazer@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1

Harrison Zuniga

Social Security number or ITIN xxx-xx-4643

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 20-12180-pmm

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harrison Zuniga

10/18/22**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.